

Certificate Number: 00436-UT-CC-002622656

CERTIFICATE OF COUNSELING

I CERTIFY that on October 3, 2007, at 10:30 o'clock AM PDT

Ted Gardiner received from

Granite Lake Educational Resources

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Utah, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone

Date: October 3, 2007

By /s/Sherri Floyd

Name Sherri Floyd

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).